

Table H
Commercial Lines - Percentage and Index of Applications Denied

Company	Sum of Applications Received	<u>Statewide</u>		Percentage of Declined	<u>Underserved</u>			Index
		Sum of Applications Declined			Sum of Applications Received	Sum of Applications Declined	Percentage of Declined	
CRUSADER INS CO	55,827	0	0%	17,620	0	0%	**	
CALFARM INS CO	15,741	0	0%	1,065	0	0%	**	
PROGRESSIVE INS GROUP	2,884	0	0%	314	0	0%	**	
COLONIAL PENN INS GROUP	1,074	0	0%	279	0	0%	**	
LIBERTY MUTUAL INS GROUP	59	0	0%	7	0	0%	**	
NATIONWIDE INS GROUP	5	0	0%	3	0	0%	**	
LMI INSURANCE COMPANY	1	0	0%	0	0	0%	**	
NATIONAL AMERICAN INS CO OF CA	1	0	0%	0	0	0%	**	
AMERICAN ECONOMY INSURANCE COMPANY	3,089	6	0%	290	0	0%	*	
CALIFORNIA CAPITAL INS CO	1,614	141	9%	160	6	4%	2.33	
ALLSTATE INDEMNITY COMPANY	4,358	3,832	88%	40	18	45%	1.95	
NORTHBROOK PROPERTY & CASUALTY	11,845	11,024	93%	98	59	60%	1.55	
FIRST FINANCIAL INS CO	16,705	138	1%	1,626	9	1%	1.49	
RANGER INS CO	821	249	30%	113	29	26%	1.18	
AMCO INSURANCE COMPANY	5,189	486	9%	196	16	8%	1.15	
CIGNA INS GROUP	67	66	99%	8	7	88%	1.13	
FARMERS INS GROUP	84,545	9,846	12%	13,241	1,504	11%	1.03	
ATLANTIC MUTUAL INS CO	2,144	2,014	94%	468	454	97%	0.97	
CITATION INS CO	40,446	9,714	24%	6,616	1,670	25%	0.95	
FIREMANS FUND INS GROUP	31,371	15,019	48%	3,952	2,087	53%	0.91	
FEDERAL INS CO	20,863	16,794	80%	3,419	3,100	91%	0.89	
WILSHIRE INS CO	1,555	42	3%	316	10	3%	0.85	
STATE FARM INSURANCE GROUP	46,042	2,199	5%	1,946	113	6%	0.82	
HARTFORD FIRE INS GROUP	30,938	15,904	51%	4,083	2,778	68%	0.76	
MARYLAND INSURANCE GROUP	9,006	4,084	45%	932	570	61%	0.74	
SEQUOIA INS CO	7,423	1,504	20%	492	135	27%	0.74	
ALLSTATE INSURANCE COMPANY	23,998	1,315	5%	2,215	188	8%	0.65	
COMMERCIAL UNION INS GROUP	14,989	605	4%	1,212	81	7%	0.60	
INSURANCE CO OF THE WEST	4,647	39	1%	276	4	1%	0.58	
GENERAL-US BRANCH	1,498	53	4%	266	17	6%	0.55	
TRAVELERS INS COS	1,440	209	15%	99	29	29%	0.50	
AETNA INSURANCE COMPANIES	1,245	178	14%	85	25	29%	0.49	
VIGILANT INS CO	252	10	4%	33	3	9%	0.44	
KEMPER INS CORP	4,022	133	3%	570	69	12%	0.27	
		<u>Statewide</u>			<u>Underserved</u>			
Total For Commercial	445,704	95,604	21%	62,040	12,981	21%		